

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Ivan F. Conaway, IV)
Stephanie A. Conaway,) Case No. 19-23640 CMB
Debtors) Chapter 13

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☐ Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated October 21, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☒ Debtor's Plan payments shall be changed from \$ 2,459.00 to
\$ 2,830.00 per month, effective November 2021 ; and/or the Plan term
shall be changed from months to months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice

under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☒ Other: The monthly mortgage payment owed to Freedom Mortgage has been updated to \$1,686.21 per month to match the most recent Notice of Mortgage Payment Change. Legal fees of \$1,000.00 have been added.

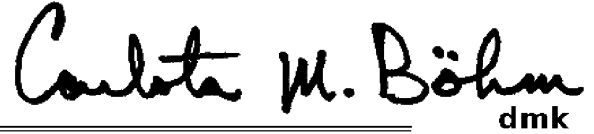
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 23rd day of November, 2021

Dated: 11/23/2021


dmk

United States Bankruptcy Judge

Stipulated by:

/s/ Abagale Steidl

Counsel to Debtors

Abagale Steidl, Esquire

STEIDL & STEINBERG

28th Floor-Gulf Tower

707 Grant Street

Pittsburgh, PA 15219

(412) 391-8000

PA I. D. No. 319217

asteidl@steidl-steinberg.com

Stipulated by:

/s/ Owen Katz

Counsel to Chapter 13 Trustee

FILED

11/23/21 2:51 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Ivan F. Conaway, IV
Stephanie A. Conaway
Debtors

Case No. 19-23640-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 23, 2021

User: culy
Form ID: pdf900

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ivan F. Conaway, IV, Stephanie A. Conaway, 937 Old Salem Rd., Greensburg, PA 15601-1334
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15123900	+ Conserve, Attn: Bankruptcy Dept, 200 Crosskeys Office Pard, Fairport, NY 14450-3510
15123899	+ Conserve, Po Box 7, Fairport, NY 14450-0007
15123906	+ First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123908	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15272057	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123910	+ HomeBridge Financial Services, Po Box 77404, Ewing, NJ 08628-6404
15123912	+ Ivan Conaway III and Susan Conaway, 113 Laurie Drive, Pittsburgh, PA 15235-4047
15162170	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15123915	+ Tri-State Financial Inc., P.O. Box 2520, Wilkes Barre, PA 18703-0018
15132641	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15153798	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15123917	+ URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403
15123916	+ URE Federal Credit Union, 201 Beech Street, East Pittsburgh, PA 15112-1237
15123918	+ USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123920	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2021 23:29:05	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:28:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123882	+ Email/Text: bankruptcy@rentacenter.com	Nov 23 2021 23:26:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15123883	+ Email/Text: bk@avant.com	Nov 23 2021 23:26:00	Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
15123884	+ Email/Text: bk@avant.com	Nov 23 2021 23:26:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15123889	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:29:04	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123885	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:53	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123893	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 23 2021 23:28:46	Capital One Auto Finance, Po Box 259407, Plano,

District/off: 0315-2

User: culy

Page 2 of 4

Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 45

			TX 75025-9407
15123895	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 23 2021 23:28:46	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15129705	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2021 23:29:05	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15123897	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:29:04	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15127915	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141925	+ Email/Text: bankruptcy@cavps.com	Nov 23 2021 23:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15123898	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:28:47	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15123901	+ Email/Text: BKPT@cfna.com	Nov 23 2021 23:25:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15123902	+ Email/Text: BKPT@cfna.com	Nov 23 2021 23:25:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15123905	+ Email/Text: bknotice@ercbpo.com	Nov 23 2021 23:26:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15123904	+ Email/Text: bknotice@ercbpo.com	Nov 23 2021 23:26:00	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15123911	+ Email/Text: Bankruptcy@homebridge.com	Nov 23 2021 23:26:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710
15152662	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2021 23:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15154450	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 23 2021 23:26:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15151242	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 23 2021 23:26:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15124281	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:29:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123914	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:50	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15123913	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:40	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15123923	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 23 2021 23:25:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15123922	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 23 2021 23:25:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15156367	+ Email/Text: BKPT@cfna.com	Nov 23 2021 23:25:00	credit first na, po box 818011, Cleveland, oh 44181-8011

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: culy

Page 3 of 4

Date Rcvd: Nov 23, 2021

Form ID: pdf900

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Recip ID	Bypass Reason	Name and Address
cr		Mortgage Research Center LLC, et.al.
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123891	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123892	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123886	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123887	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123888	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123894	*+	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123896	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123907	*+	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123909	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15123921	*+	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15123919	*+	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123903	##+	Dean Eiben and Lisa Eiben, 6029 Poketa Road, Verona, PA 15147-3205

TOTAL: 1 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Stephanie A. Conaway asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Ivan F. Conaway IV asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sherri J. Smith	on behalf of Creditor Mortgage Research Center LLC et.al. ssmith@pincuslaw.com, brausch@pincuslaw.com

District/off: 0315-2

User: culy

Page 4 of 4

Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 45

Thomas Song

on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com

TOTAL: 10